

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILLIAMSPORT DIVISION**

In re: JUSTIN TEATS	§	Case No. 4:20-bk-01125
KRISTIE TEATS	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/24/2020.
- 2) The plan was confirmed on 12/07/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/11/2025.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$78,549.00.
- 10) Amount of unsecured claims discharged without full payment: \$46,520.62.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 66,492.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 66,492.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 125.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,927.88	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,052.88</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DONALD M HAHN, ESQUIRE	Pri	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Sec	26,000.00	21,129.28	13.25	13.25	0.00
BANK OF AMERICA	Uns	6,630.00	6,718.72	6,718.72	5,550.10	0.00
DISCOVER	Uns	5,000.00	5,548.17	5,548.17	4,583.14	0.00
CAPITAL ONE BANK	Uns	3,361.00	3,361.97	3,361.97	2,777.20	0.00
CAPITAL ONE BANK	Uns	694.00	694.19	694.19	573.44	0.00
BRANCH BANKING & TRUST	Uns	1,978.00	2,007.84	2,007.84	1,658.61	0.00
RESURGENT CAPITAL SERVICES	Uns	734.00	740.56	740.56	611.75	0.00
CHASE BANK USA	Uns	7,993.00	8,127.74	8,127.74	6,714.03	0.00
ECMC	Uns	0.00	2,956.54	2,956.54	2,442.29	0.00
PORTFOLIO RECOVERY	Uns	1,209.00	1,274.69	1,274.69	1,052.97	0.00
PORTFOLIO RECOVERY	Uns	775.00	775.13	775.13	640.31	0.00
BECKET & LEE	Uns	1,688.00	1,835.98	1,835.98	1,516.64	0.00
CHASE BANK USA	Uns	3,437.00	3,486.65	3,486.65	2,880.19	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	449.00	516.96	516.96	427.04	0.00
BECKET & LEE	Uns	13,521.00	13,692.87	13,692.87	11,311.18	0.00
MIDLAND CREDIT MGMT;	Uns	804.00	787.91	787.91	650.86	0.00
MIDLAND CREDIT MGMT;	Uns	411.00	411.26	411.26	339.73	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDLAND CREDIT MGMT;	Uns	265.00	356.59	356.59	294.56	0.00
FREEDOM MORTGAGE	Sec	106,000.00	103,568.59	0.00	0.00	0.00
M & T BANK	Uns	5,569.00	5,654.40	5,654.40	4,670.89	0.00
AIS INFOSOURCE, LP	Uns	3,513.00	3,512.85	3,512.85	2,901.84	0.00
AIS INFOSOURCE, LP	Uns	7,093.00	7,132.42	7,132.42	5,891.83	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	516.00	551.11	551.11	455.25	0.00
CITIBANK, N.A.	Uns	1,077.00	1,077.29	1,077.29	889.91	0.00
M & T BANK	Uns	2,989.00	3,137.90	3,137.90	2,592.11	0.00
JAMES MCCLURE	Lgl	0.00	125.00	125.00	125.00	0.00
CAPITAL ONE	Uns	8,553.00	NA	NA	0.00	0.00
DISCOVER	Uns	5,548.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Uns	20,000.00	NA	NA	0.00	0.00
DONALD M HAHN, ESQUIRE	Pri	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 13.25	\$ 13.25	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 13.25	\$ 13.25	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 74,359.74	\$ 61,425.87	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,052.88	
Disbursements to Creditors	\$ 61,439.12	
<b>TOTAL DISBURSEMENTS:</b>		\$ 66,492.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/08/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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